

01/06/2012

REGIONS BANK
PO BOX 1860
MEMPHIS TN

38101

Re: KENDALL SMITH O'BRIEN
Case # 06 B 13546
Account # 0295117920 ARRS
Arrears Amount 48,583.94

According to our records the above debtor has paid the listed arrearage in full, satisfying all prepetition mortgage obligations. You are now required to treat the mortgage as reinstated and fully current unless the debtor has failed to make timely payments of postpetition obligations to you. If the debtor has failed to make timely payments of any post-petition obligations, you are required to itemize all outstanding payment obligations as of the date of this notice and file a statement of those obligations with the United States Bankruptcy Court for the Northern District of Illinois, giving notice of the same to our office, the debtor, and the attorney for the debtor within sixty (60) days of service of this notice.

If you fail to file and serve a statement of outstanding obligations within the required time, you are required to treat the mortgage as reinstated according to its original terms, fully current as of the date of this notice.

If you serve a statement of outstanding obligations within the required time, the debtor may (i) within 30 days of service of the statement, challenge the accuracy of the statement by motion filed with the court on notice to the holder and the standing trustee, with the court resolving the challenge as a contested matter, or (ii) propose a modified plan to provide for payment of additional amounts that the debtor acknowledges or the court determines to be due. To the extent that amounts set forth on a timely filed statement of outstanding obligations are not determined by the court to be invalid or are not paid by the debtor through a modified plan, your right to collect these amounts will be unaffected.

Tom Vaughn
Chapter 13 Trustee
55 E. Monroe St. Suite 3850
Chicago, Illinois 60603
(312) 294-5900
(312) 341-7168 (FAX)

KENDALL SMITH O'BRIEN
8548 S 84TH AVE
HICKORY HILLS IL
60457

REGIONS BANK
PO BOX 1860
MEMPHIS TN

38101

GERACI LAW LLC
55 E MONROE # 3400
CHICAGO IL

60603

FISHER & SHAPIRO
2121 WAUKEGAN RD # 301
BANNOCKBURN IL

600150000